

EXHIBIT M



J. VanTubergen <jvt@eagd2d.com>

BlockFi | Your Loan Is In Margin Call

AGENT 1

To: "J. VanTubergen" <jvt@eagd2d.com>

Wed, Dec 4, 2019 at 11:41 AM

Hi John,

Appreciate the follow up and I'm really sorry for the delay. I can confirm our backend has been updated (which system uses for any potential liquidation when LTV > 80%). I will chase our Engineering team for an update asap, I wish it was something I could do myself (I certainly understand the frustration, I'm just as frustrated with the delay with this). This issue has been escalated all the way to the top so I'm hopeful it will get sorted out this week.

We sincerely appreciate your patience and understanding, and I apologize for any inconvenience caused. As a courtesy for your troubles I'd love to offer you a free \$10 worth of BTC if you're interested.

Thank you again.

Best,

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In the event that you haven't seen us in the news recently, we completed our Series A led by Valar Ventures with participation from Winklevoss Capital, Fidelity, Galaxy Digital and Akuna Capital. Take a look at the full announcement [here](#).

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